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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/887,292	06/22/2001	Karl E. Jentoft	56145473-13	6260

26453 7590 03/22/2007
BAKER & MCKENZIE LLP
1114 AVENUE OF THE AMERICAS
NEW YORK, NY 10036

EXAMINER

WEISBERGER, RICHARD C

ART UNIT	PAPER NUMBER
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3693

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
2 MONTHS	03/22/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.



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09/887, 292

EXAMINER

ART UNIT	PAPER
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20070220

DATE MAILED:

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner for Patents

Richard C Weisberger
Primary Examiner
Art Unit: 3693

Art Unit: 3693

Applicant and the assignee of this application are required under 37 CFR 1.105 to provide the following information that the examiner has determined is reasonably necessary to the examination of this application.

In response to this requirement, please provide answers to each of the following interrogatories eliciting factual information:

The application is directed to subject matter governed by one or more federal and/or state statutes and/or regulations. The applicant in this case is a major Mortgage and Credit Line issuer and should be prepared to address the following line of questions which should complete the examiner's consideration and search of the prior art, which heretofore has not uncovered prior art whose teaching provide a basis for a rejection under 102 or 103.

Please cite the relevant sections of 15 U.S.C. Chapter 41 (The Consumer Credit Protection Act) that speak to rules of bills issuance for Mortgages and Lines of Credit.

Please cite the relevant sections of 15 U.S.C. § 1601 (Fair Credit Reporting Act) that speak to rules of bills issuance for Mortgages and Lines of Credit.

Please cite the relevant sections of 15 U.S.C. § 1637 (Fair Credit Billing Act) that speak to rules of bills issuance for Mortgages and Lines of Credit.

Please cite the relevant sections of any State Uniform Commercial Code and/or Uniform Consumer Credit Code that speak to rules of bills issuance for Mortgages and Lines of Credit.

In response to this requirement, please provide the names of any products or services that have incorporated the claimed subject matter.

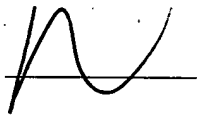
The fee and certification requirements of 37 CFR 1.97 are waived for those documents submitted in reply to this requirement. This waiver extends only to those documents within the

Art Unit: 3693

scope of this requirement under 37 CFR 1.105 that are included in the applicant's first complete communication responding to this requirement. Any supplemental replies subsequent to the first communication responding to this requirement and any information disclosures beyond the scope of this requirement under 37 CFR 1.105 are subject to the fee and certification requirements of 37 CFR 1.97.

The applicant is reminded that the reply to this requirement must be made with candor and good faith under 37 CFR 1.56. Where the applicant does not have or cannot readily obtain an item of required information, a statement that the item is unknown or cannot be readily obtained may be accepted as a complete reply to the requirement for that item.

This requirement is subject to the provisions of 37 CFR 1.134, 1.135 and 1.136 and has a shortened statutory period of two months. EXTENSIONS OF THIS TIME PERIOD MAY BE GRANTED UNDER 37 CFR 1.136(a).

A handwritten signature in black ink, appearing to be 'Richard Weisberger', written over a horizontal line.

Richard Weisberger

AU 3993

571 272 6753

James Krammer

SPE 3993